

Information to identify the case:

Debtor 1	Jonathan Hellmers	Social Security number or ITIN	xxx-xx-7292
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-30819-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan Hellmers

12/10/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan Hellmers
Debtor(s)

Case No. 14-30819-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 10, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db	+ Jonathan Hellmers, 105 Memorial Parkway, Atlantic Highlands, NJ 07716-1602
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517960615	ABS REO Trust V, Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
517960616	+ ABS REO Trust V, Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250, ABS REO Trust V Bankruptcy Department 84165-0250
515103505	+ BAC Home Loans Servicing, Attn: Phelan, Hallina & Diamond, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
515103506	BAC Home Loans Servicing, PO Box 15227, Wilmington, DE 19886-5227
515103507	+ Chase, Attn: MRS Associates, 1930 Onley Avenue, Cherry Hill, NJ 08003-2016
515103509	Chase, PO Box 78035, Phoenix, AZ 85062-8035
515103512	GMAC, Attn: Central Credit Services, PO Box 15118, Jacksonville, FL 32239-5118
515103513	+ Medical Payment Data, Attn: A-1 Collection Services, 101 Grovers Mill Road, Lawrence, NJ 08648-4706

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2020 22:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2020 22:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515103504	+ EDI: GMACFS.COM	Dec 11 2020 02:03:00	Ally Financial, P. O. Box 380901, Bloomington, MN 55438-0901
515225585	EDI: GMACFS.COM	Dec 11 2020 02:03:00	Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
515277440	+ EDI: BANKAMER.COM	Dec 11 2020 02:03:00	Bank of America, N.A., Attn: Bankruptcy Dept., Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
515103511	+ EDI: DISCOVER.COM	Dec 11 2020 02:03:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
515115543	EDI: DISCOVER.COM	Dec 11 2020 02:03:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
515103508	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	Chase, PO Box 15153, Wilmington, DE 19886-5153
515103510	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	Chase, PO Box 78420, Phoenix, AZ 85062-8420
515299071	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
515313614	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AS SUCCE, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL, MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Dec 10, 2020

Form ID: 3180W

Total Noticed: 25

516691796	+ Email/Text: jennifer.chacon@spservicing.com	Dec 10 2020 22:24:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119, Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119-3284
516691795	+ Email/Text: jennifer.chacon@spservicing.com	Dec 10 2020 22:24:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119-3284
518930695	Email/Text: jennifer.chacon@spservicing.com	Dec 10 2020 22:24:00	Select Portfolio Servicing, Inc. ET AL, P.O. Box 65450, Salt Lake City, UT 84165-0450, Select Portfolio Servicing, Inc. ET AL, P.O. Box 65450, Salt Lake City, UT 84165-0450
518930694	Email/Text: jennifer.chacon@spservicing.com	Dec 10 2020 22:24:00	Select Portfolio Servicing, Inc. ET AL, P.O. Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518011798	*+	ABS REO Trust V, Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250, ABS REO Trust V, Bankruptcy Department 84165-0250
518011797	*	ABS REO Trust V, Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
519025433	*+	Jonathan Hellmers, 105 Memorial Parkway, Atlantic Highlands, NJ 07716-1602

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor ABS Loan Trust VI dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Jonathan Hellmers cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Jennifer R. Gorchow	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Melissa N. Licker	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-FRE1, Mortgage-Backed Notes, Series 2016-FRE1 NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Dec 10, 2020

Form ID: 3180W

Total Noticed: 25

Melissa N. Licker

on behalf of Creditor ABS REO Trust V NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO Trust V phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor ABS REO Trust V phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank N.A. phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor ABS Loan Trust VI phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK N.A. bankruptcy@fskslaw.com

TOTAL: 14